

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
The Bank of New York Mellon FKA The Bank of New  
York, as Trustee for the CWABS, Inc., Asset-Backed  
Certificates, Series 2007-1

In Re:  
Josephine Cook,  
  
Debtor.



Order Filed on October 29, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-23653 MBK

Adv. No.:

Hearing Date: 9/25/18 @ 9:00 a.m.

Judge: Michael B. Kaplan

### **ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: ~~March 29, 2018~~**

A handwritten signature in black ink, reading "Michael B. Kaplan", is written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

(Page 2)

Debtor: Josephine Cook

Case No: 16-23653 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION  
OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the CWABS, Inc., Asset-Backed Certificates, Series 2007-1, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 88 Beacon Blvd, Keansburg, NJ, 07734, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and James J. Cerbone, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 20, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2017 through September 2018 for a total post-petition default of \$15,084.89 (14 @ \$1,154.60, less suspense \$1,079.51); and

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum payment of \$4,500.00 is to be made immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum payment of \$3,561.00 is to be made by October 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum payment of \$3,561.00 is to be made by November 30, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,462.89 will be paid by Debtor remitting \$577.00 per month for five months and \$577.89 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on October 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2018, directly to Secured Creditor's servicer, Specialized Loan Servicing LLC, PO Box 60535, City of Industry CA 91716-0535 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

**(Page 3)**

Debtor: Josephine Cook

Case No: 16-23653 MBK

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OF DEFAULT

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It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Josephine Cook  
Debtor

Case No. 16-23653-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db +Josephine Cook, 88 Beacon Blvd, Keansburg, NJ 07734-1936

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Brian E Caine on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor Wilmington Trust, National Association, as Successor  
Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2,  
Asset Backed Certificates, Series 2007-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the CWABS, Inc., Asset-Backed Certificates, Series 2007-1 dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James J. Cerbone on behalf of Debtor Josephine Cook cerbonelawfirm@aol.com,  
cerbonejr83307@notify.bestcase.com

TOTAL: 7